

A Money-Producing Farm

IN SUNNY FLORIDA

FOR ABOUT 2 CENTS A DAY PER ACRE

Think of It! A 10-Acre Florida Farm of Your Own and Independence for Life for Practically 17 Cents a Day

Here's a Safe, Lifetime Investment for Any Sum You Have Saved or May Save

Invest your savings—the small amounts you have been laying aside each month—in land. There is no place your money will be so safe or pay such large dividends as in a farm of your own.

The best you can get from a savings bank is 3% or 4%, and then your money is neither safe nor certain. Banks often fail, but a farm of your own will constantly increase in value. No one can ever take it away from you—it is proof against theft, fire, floods, and panics.

You should give as much attention to investing your savings as in selecting the food you eat. It is the easiest thing in the world not to save, or simply leave what you have saved to the mercy of a savings bank. That's a big mistake—a dangerous attitude of mind. It means carelessness with your hard earned money, and then if the bank fails, a hard, increasing struggle with poverty the rest of your life.

This is your opportunity—take advantage of it now and you will make more money from the investment of a few cents a day than you will by slaving and saving all the rest of your days.

"Invest in Land," Says Andrew Carnegie.
"Real Estate Is the Basis of All Wealth," Says Roosevelt.

Now is the time for you to buy a Florida farm. Both Carnegie and Roosevelt are speaking as men with experience in the world. They know farm lands are the best investment for small savings—that no investment is so safe, so sure, so certain to enrich its owner.

To improve one's vocation or change one's residence is not always easy. Start in to save right now, for the longer you put it off the longer you wait—the harder it is to start. If you are tied down in a factory or any position, you can start building for the future by investing your savings in a farm in Florida through our liberal plan of small monthly payments.

You don't have to move on your land, or work it, unless you want to. Stick right on your present "job" and get a home of your own and independence for life by saving and paying a little every month. The mere fact that the land around your farm is being developed will cause the value of your land to advance rapidly.

Get Into a Big Paying, Permanent Business for Yourself.

We are showing you how to take the first positive step that will lead you out of the narrow walks of life on to a great, broad highway where opportunities are as thick as stars. Howe & Currier are giving you the benefit of their past experience in colonizing. They are showing you how to get into a permanent, big paying business for yourself by joining their growing colony in Volusia County, Florida, or invest your savings in their farm, fruit, and truck land.

We guarantee you 10 per cent profit the first year. This guarantee is made in absolute faith, backed by the written contract of responsible men.

Howe & Currier's success in colonizing will convince you of their reliability. About three years ago they offered their first tract of 7,500 acres. It was sold in less than ninety days.

The tract offered to-day consists of 4,000 acres adjoining the first two tracts. We expect these 10, 20, and 40-acre farms to be sold in less than thirty days.

Our land is taken up so rapidly because practically every cent received from the sale of these lands up to date has been put back in the shape of improvements.

Your Road to Independence for Life Is Open Now

One and seven-eighths of a cent invested a day per acre, or 17 cents a day for 10 acres of Florida farm, fruit and truck land, will be worth a lifetime of labor to you. A few cents a day invested now will start you toward a net income of \$5,000 a year. Volusia farm land is at rock-bottom price now. It is sure to quickly increase in value. We ourselves will guarantee 10 per cent the first year. Did you ever hear of any savings bank paying 10 per cent on your savings? No—and you never will.

Land at Sanford, only 12 miles south, a few years ago sold for \$10 an acre. To-day improved land is valued at \$1,000 an acre. Look what an opportunity you have.

Everybody Who Owns Florida Farms Should Make Big Money

Farm land that is developing—that is producing food—is certain to make money year in and year out for its owners.

Here are some reasons why your farm in Volusia County, Florida, will be a safe investment and pay you big dividends all the rest of your life—especially in your old age.

The Land Is Good—Land that will yield \$200 to \$1,200 an acre clear profit every year **MUST** be good.

The Location Is Ideal—Not in the wilderness, but right in the heart of a well-governed community.

Crops Yield Abundantly and come on the market in winter, when prices are highest.

Most Delightful Climate in the World—The temperature is as balmy, mild and pleasant as Indian summer in the North, during the winter months; and not excessively hot during the summer.

The Natural Rainfall Is Abundant—An average of 50 inches a year is enough for every crop except celery.

Transportation Is Good—We have first-class railroad and water transportation as well.

The Price Is Ridiculously Low when you consider that uncultivated land twelve miles south of us is selling from eight to twelve times as much as we ask, and cultivated land is bringing \$1,000 an acre.

The Terms Are Exceedingly Liberal—only 17c a day—\$5.00 a month on a 10-acre farm.

No Taxes To Pay until you receive the warranty deed, free of encumbrance to your land.

No Interest To Pay either on regular payments or deferred payments.

No Recording Fees or Commission to Pay, as we pay them ourselves.

We Deliver Warranty Deed To Your Land, if you desire, when you complete one-half of your payments.

We Allow You 13 Weeks' Grace on each of your monthly payments, under certain conditions, if you should desire.

In Case of Sickness we allow you 13 weeks' grace to resume payments if you should require it.

In Event of Death, your heirs will succeed to all your rights, title, and interest in your farm.

You Have the Right to Sell or Assign your farm at any time by simply giving us notice.

We Allow You 90 Days To Inspect Your Farm, or to have some friends inspect it, or to secure a report on it from some person in Florida, and, after such inspection, if you are not satisfied, we will exchange

for any farm not sold or refund your money.

The Free Book Tells All About This Extraordinary Opportunity

details in regard to the easy payment purchase plan, with a beautiful bird's-eye view of our land in colors, 24x34 inches in size. Also full information regarding crop yield per acre, terms, prices, and Ironclad 10% Profit Guarantee.

Make the Start To-day—Sign the Coupon

Don't be discouraged if you haven't laid aside any money or don't see any way of saving a little money. There's a way—and you'll find it if you are determined to free yourself from drudgery all your life. No matter how little you earn, you will find some way to save at least 17c a day. This small amount will lift you out of a rut and place you in Opportunity's Way. You may never again have such a golden chance for advancement, independence, and wealth. Now is the time for you to make your start. To-day is the day of your success. Delay is dangerous.

Future health, happiness, and prosperity of yourself and family—an assured income of \$5,000 a year—is certainly worth the effort to save 17c a day. You will do it—then sign this coupon.

Clip, or Tear Off Coupon and Mail To-day

Our Iron-clad GUARANTEE Is Your Protection

We, personally, and as partners of Howe & Currier, hereby guarantee and warrant that the lands sold by Howe & Currier are exactly as represented; that no interest shall be charged; that we will pay the taxes on every farm until warranty deed is delivered to purchaser; we guarantee to deliver warranty deed, free of encumbrance, to every purchaser, when half his payments are made, or upon the completion of his contract; we further guarantee and warrant every purchaser at least 10 per cent profit on his investment the first year, in accordance with our contract.

(Signed) EUGENE C. HOWE,
GEORGE H. CURRIER.

Chicago, Illinois, March 1st, 1911.

For Free Literature
Howe & Currier, 795 Hartford Bldg., Chicago, Ill.
Gentlemen: Without any obligations on my part, you may send me your Free Book and Literature on your Florida Farms.

Name _____
Address _____

HOWE & CURRIER, 795 Hartford Building, Chicago, Ill.